

**Information to identify the case:**

Debtor 1	<b>Nadine Klarich-Stout</b>		Social Security number or ITIN <b>xxx-xx-5832</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <b>-----</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-21567-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nadine Klarich-Stout

8/24/16

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nadine Klarich-Stout  
 Debtor

Case No. 16-21567-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 14

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db +Nadine Klarich-Stout, 825 Howe Avenue, Monaca, PA 15061-1230  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 cr +Northwest Bank f/k/a Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365-2411  
 14220628 +Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 14220629 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040  
 14220631 +Dr. Rodney N. Fedorchak DMD, 995 Beaver Grade Road, Coraopolis, PA 15108-2766  
 14220632 +KML Law Group, P.C., Suite 5000 BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538  
 14220634 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365)  
 14220635 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14220637 Tri-State Adjustments, Inc., PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2016 01:38:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14220630 +EDI: DISCOVER.COM Aug 25 2016 01:28:00 Discover Financial, Attn: Bankruptcy,  
 Po Box 3025, New Albany, OH 43054-3025  
 14220633 +EDI: NHCLLC.COM Aug 25 2016 01:33:00 National Hospital Collections,  
 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209  
 14220636 +EDI: RMSC.COM Aug 25 2016 01:33:00 Synchrony Bank/ JC Penney, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr PNC Bank, National Association

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
 Angela Sheffler Abreu on behalf of Creditor Northwest Bank f/k/a Northwest Savings Bank  
 AAbreu@nwbcorp.com, Angela.Abreu@northwest.com  
 Edgardo D. Santillan on behalf of Debtor Nadine Klarich-Stout eds@debtlaw.com,  
 eds@debtlaw.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;eds.myecfemail@gmail.com  
 m  
 Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbs.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 6